

State of Washington
Office of the Insurance Commissioner
1998 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Individual and Other

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premiera Blue Cross	47570	WA	HCSC	\$379,980	18.82%	\$382,870	\$343,632	89.75%	282,865
2	Group Health Coop Of Puget Sound	95672	WA	HMO	\$343,137	17.00%	\$342,410	\$335,006	97.84%	103,023
3	Pacificare Of Washington	48038	WA	HCSC	\$228,172	11.30%	\$224,863	\$238,271	105.96%	56,586
4	Regence BlueShield	53902	WA	HCSC	\$134,303	6.65%	\$135,634	\$112,736	83.12%	113,557
5	Providence Health Plan	95005	OR	HMO	\$108,543	5.38%	\$120,372	\$103,510	85.99%	22,867
6	Community Health Plan Of Washington	47049	WA	HCSC	\$93,222	4.62%	\$97,844	\$86,785	88.70%	84,700
7	Kaiser Foundation Hlth Plan Of NW	95540	OR	HMO	\$82,583	4.09%	\$83,145	\$81,734	98.30%	28,349
8	Providence Health Care	47333	WA	HCSC	\$78,304	3.88%	\$82,636	\$81,298	98.38%	59,536
9	Northwest Washington Medical Bureau	47309	WA	HCSC	\$61,895	3.07%	\$62,323	\$58,767	94.29%	45,893
10	Qual Med Washington Health Plan Inc	96270	WA	HMO	\$58,195	2.88%	\$62,705	\$54,429	86.80%	35,994
11	Group Health Northwest	95664	WA	HMO	\$57,747	2.86%	\$57,548	\$21,082	36.63%	27,909
12	Premiera Healthplus	95630	WA	HMO	\$43,542	2.16%	\$43,540	\$40,504	93.03%	12,683
13	Aetna US Healthcare Inc	95484	WA	HMO	\$26,783	1.33%	\$24,955	\$18,309	73.37%	9,112
14	Options Health Care Inc	47055	WA	HCSC	\$21,917	1.09%	\$21,467	\$19,134	89.13%	5,509
15	General Electric Capital Asr Co	70025	DE	L&D	\$17,834	0.88%	\$17,619	\$7,795	44.24%	
16	American Family Life Asr Co Columbus	60380	GA	L&D	\$16,212	0.80%	\$16,393	\$6,848	41.77%	
17	Bankers Life & Casualty Co	61263	IL	L&D	\$13,583	0.67%	\$13,661	\$6,384	46.73%	
18	Continental Cas Co	20443	IL	P&C	\$12,142	0.60%	\$2,631	\$6,468	245.87%	
19	American Bankers Ins Co Of FL	10111	FL	P&C	\$11,195	0.55%	\$11,190	\$853	7.62%	
20	Provident Life & Accident Ins Co	68195	TN	L&D	\$11,119	0.55%	\$11,271	\$6,454	57.26%	
21	Conseco Senior Health Ins Co	76325	PA	L&D	\$11,105	0.55%	\$10,356	\$3,496	33.76%	
22	Bankers United Life Assur Co	61387	IA	L&D	\$10,162	0.50%	\$10,151	\$2,262	22.29%	
23	Combined Ins Co Of Amer	62146	IL	L&D	\$9,945	0.49%	\$9,819	\$4,802	48.90%	
24	Paul Revere Life Ins Co	67598	MA	L&D	\$8,476	0.42%	\$8,699	\$3,756	43.18%	
25	Northwestern Mut Life Ins Co	67091	WI	L&D	\$8,226	0.41%	\$8,375	\$6,410	76.53%	
26	Kitsap Physicians Service	53872	WA	HCSC	\$7,721	0.38%	\$7,862	\$7,284	92.65%	7,234
27	Unum Life Ins Co Of Amer	62235	ME	L&D	\$6,797	0.34%	\$6,759	\$6,487	95.98%	
28	HealthCare Inc	47465	WA	HCSC	\$6,314	0.31%	\$6,361	\$4,658	73.23%	4,422
29	Standard Life & Accident Ins Co	86355	OK	L&D	\$6,129	0.30%	\$6,310	\$4,239	67.19%	
30	Mutual Of Omaha Ins Co	71412	NE	L&D	\$6,022	0.30%	\$5,996	\$4,054	67.61%	
31	Mutual Protective Ins Co	31119	NE	P&C	\$5,866	0.29%	\$5,475	\$2,012	36.75%	
32	Fortis Ins Co	69477	WI	L&D	\$5,847	0.29%	\$5,683	\$2,102	36.99%	
33	Regence BlueCross BlueShield OR	54933	WA	HCSC	\$5,772	0.29%	\$5,740	\$6,209	108.17%	4,665
34	Massachusetts Mut Life Ins Co	65935	MA	L&D	\$5,222	0.26%	\$4,644	\$4,988	107.40%	
35	Colonial Life & Accident Ins Co	62049	SC	L&D	\$5,044	0.25%	\$5,047	\$2,541	50.35%	
36	IDS Life Ins Co	65005	MN	L&D	\$4,864	0.24%	\$4,864	\$1,264	25.98%	
37	Penn Treatv Network Amer Ins Co	63282	PA	L&D	\$4,817	0.24%	\$4,386	\$1,952	44.50%	
38	State Farm Mut Auto Ins Co	25178	IL	P&C	\$4,755	0.24%	\$4,131	\$2,433	58.89%	
39	Regence Northwest Health	47350	WA	HCSC	\$4,699	0.23%	\$4,675	\$3,925	83.96%	3,859
40	Physicians Mut Ins Co	80578	NE	L&D	\$4,334	0.21%	\$4,371	\$2,539	58.09%	
All 293 Other Companies					\$86,194	4.27%	\$85,634	\$57,145	66.73%	34,874
Totals (Loss Ratio is average)(4)					\$2,018,717	100.00%	\$2,030,415	\$1,764,554	86.91%	943,637

(1)L=Life and Disability Co., PC=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, LHCSC=Limited HCSC,

(2)Also means claims and benefits incurred. (3)Washington enrollment not provided by insurance companies. (4)Totals do not represent all health coverage in Washington